

Application No. 10/016,101
GAU 3827
Filed October 31, 2001

AMENDMENT TO CLAIMS

With respect to the above-identified Office Action, please amend the Claims as follows:

1. (Amended) A method of purchasing goods and services through the Internet comprising:
 - a. accessing an Internet website containing a listing of merchandise and services that can be purchased by communication through ~~the~~ an Internet,
 - b. inputting the selection of the merchandise and services for purchase and a prepaid card identifier,
 - c. transmitting the selection and prepaid card identifier,
 - d. obtaining verification that a monetary account represented by the prepaid card contains a monetary balance at least equal to the value of the merchandise and or services selected,
 - e. transferring the monetary value of the selected merchandise and or services from the account to the vendor a merchant, and
 - f. obtaining the purchased merchandise and or service.
2. (Amended) The method of claim one further comprising an internet website communicating the purchaser's selection to the vendor merchant, issuing payment to the vendor merchant and obtaining payment from the monetary account of the prepaid card identifier communicated to the internet website by the purchaser.
3. (Amended) The method of Claim 2 further comprising the ability of the purchaser to pay ~~the~~ a purchase price in installments.
4. (Cancelled)
5. (Cancelled)
6. (Cancelled)
7. (Cancelled)-
8. (Amended) An apparatus comprising:
 - a. a video monitor,
 - b. a CPU,

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- c. an Internet connection for receipt and transmission of information, and
 - d. a device that can accept the deposit of currency, compute the amount of the currency deposited, and communicate the amount deposited via the an Internet.
9. (Amended) The apparatus of claim 8 further comprising a device for reading the electronically encoded information.
10. (Original) The apparatus of claim 8 further comprising means for reading bar coded Information.
11. (Original) The apparatus of claim 8 further comprising a keyboard.
12. (Canceled)
13. (Amended) The apparatus of claim 8 further comprising a mechanism for moving a cursor on the video screen a screen of the monitor, and activating icons, visual links or instructions placed on the video monitor screen.
14. (Original) The apparatus of claim 8 further comprising a mechanism for recording the identity of the individual using the apparatus.
15. (Amended) The apparatus of claim 44 14 wherein the mechanism for recording the identity of the user comprises an apparatus that records at least one finger print.
16. (Amended) The apparatus of claim 42 15 wherein the finger print recording mechanism is incorporated into the screen of the video monitor.
17. (Amended) The apparatus of claim 43 16 further comprising the a capability to video record the user of the apparatus wherein the user and the finger print recording mechanism are video recorded.
18. (New) A method confirming payment comprising the steps of
 - a. accessing an Internet portal;
 - b. entering merchant information;
 - c. entering information comprising an amount of purchase; and
 - d. receiving payment information.
19. (New) The method of claim 18 wherein the payment information comprises an account identifier.
20. (New) The method of claim 19 wherein the account identifier identifies a prepaid

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- account.
21. (New) The method of claim 19 wherein the account identifier identifies a checking account.
22. (New) A method of electronic payment wherein the buyer's identity or banking information is not disclosed comprising:
- accessing an Internet website;
 - selecting goods or services for purchase from a merchant; and
 - inputting a prepaid card identifier to be debited as payment to the merchant.
23. (New) A method of purchasing goods and services comprising:
- accessing an Internet website through an Internet terminal;
 - communicating through an Internet a selection of goods or services for purchase from a merchant;
 - inserting a payment mechanism into a component of the Internet terminal; and
 - communicating payment through the Internet.
- 24 (New) The method of claim 23 wherein the payment mechanism is a prepaid card or currency.
25. (New) The method of claim 23 wherein the payment mechanism is a credit or debit card.
26. (New) The method of claim 23 further comprising an Internet website that is a web portal linked to a merchant website.
27. (New) The method of claim 23 further wherein the web portal communicates payment to the merchant website.
28. (New) The method of claim 23 wherein a web portal operator issues credit cards, debit cards or prepaid account cards.
29. (New) The method of claim 26 further comprising an internet website communicating a purchase selection to the merchant website and communicating payment to the merchant.
30. (New) A method of purchasing goods and services comprising:
- accessing an Internet website that is a web portal linked to a merchant website;

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- b. communicating through an Internet a selection of goods or services for purchase from the merchant website;
- c. communicating payment for selected goods or services to the web portal; and
- d. the web portal communicating the receipt of payment to the merchant website.

31. (New) A method of conveying money comprising:

- a. accessing a web portal;
- b. entering a receiving account identifier; and
- c. transferring money to the receiving account.

32. (New) The method of claim 31 wherein the transferred money is cash.

33. (New) The method of claim 32 wherein the cash is inserted into a device and the monetary value electronically determined.

34. (New) The method of claim 31 wherein the transferred money is from a prepaid account.

35. (New) The method of claim 34 wherein the prepaid account is electronically identified by inserting a card into a device.

36. (New) A method of purchasing goods or services using an Internet comprising:

- a. an Internet portal operator matching prepaid accounts to card identifiers;
- b. debiting prepaid accounts; and
- c. crediting merchant accounts.

37. (New) The method of claim 36 further comprising terminals connectable to the Internet.

38. (New) The method of claim 37 further comprising publicly accessible terminals.

39. (New) The method of claim 36 wherein the Internet portal operator sells prepaid accounts.

40. (New) The method of claim 37 wherein the terminals access only Internet web sites selected by the Internet portal operator.